

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEPHAN J. SWIERCZEK  
MARGARET E. SWIERCZEK  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-20868 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/07/2017 and confirmed on 4/20/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		161,287.55
Less Refunds to Debtor	3,317.24	
TOTAL AMOUNT OF PLAN FUND		157,970.31
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	11,452.60	
Trustee Fee	7,458.63	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		18,911.23

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	CITIBANK NA - OWNER TRUSTEE NEW RI	0.00	36,751.18	0.00	36,751.18
	Acct: 4750				
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct: 8109				
	PNC BANK NA	0.00	8,737.28	0.00	8,737.28
	Acct: 9347				
	M & T BANK	0.00	33,543.12	0.00	33,543.12
	Acct: 9525				
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct: 8109				
	CITIBANK NA - OWNER TRUSTEE NEW RI	1,952.80	1,952.80	0.00	1,952.80
	Acct: 4750				
	PNC BANK NA	1,080.52	1,080.52	0.00	1,080.52
	Acct: 9347				
	COUNTY OF ALLEGHENY (RE TAX)*	0.00	0.00	0.00	0.00
	Acct: 2R49				
	MCKEES ROCKS BOROUGH (RE)	0.00	0.00	0.00	0.00
	Acct: 2R49				
	PA DEPARTMENT OF LABOR & INDUSTRY	1,135.01	1,135.01	51.68	1,186.69
	Acct: 2598				
	STO ROX SD (MCKEES ROCKS) RE	0.00	0.00	0.00	0.00
	Acct: 2R49				
	MCKEES ROCKS BOROUGH (RE)	0.00	0.00	0.00	0.00
	Acct: 2R49				
	PITTSBURGH WATER & SEWER AUTHORITY	0.00	0.00	0.00	0.00
	Acct: M153				
	PITTSBURGH WATER & SEWER AUTHORITY	0.00	0.00	0.00	0.00
	Acct: L209				
	COUNTY OF ALLEGHENY (RE TAX)*	1.42	1.42	0.02	1.44
	Acct: J331				
	CREDIT ACCEPTANCE CORP*	3,209.69	3,209.69	453.65	3,663.34
	Acct: 9279				
	WELLS FARGO BANK NA D/B/A WELLS FA	6,059.17	6,059.17	912.60	6,971.77
	Acct: 5413				
					93,888.14

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Priority</b>					
	AURELIUS P ROBLETO ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	STEPHAN J. SWIERCZEK	0.00	0.00	0.00	0.00
	Acct:				
	STEPHAN J. SWIERCZEK	3,317.24	3,317.24	0.00	0.00
	Acct:				
	ROBLETO LAW PLLC	3,300.00	3,300.00	0.00	0.00
	Acct:				
	ROBLETO LAW PLLC	8,152.60	8,152.60	0.00	0.00
	Acct: XXXXXXXXXXADDL				
	CITY OF MCKEESPORT (EIT)	0.00	0.00	0.00	0.00
	Acct: 2598				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXX-JAD				
					310.00
<b>Unsecured</b>					
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 1PA0				
	AFFILIATED CREDIT SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: 0004				
	AFNI INC**++	0.00	0.00	0.00	0.00
	Acct:				
	AFNI INC**++	0.00	0.00	0.00	0.00
	Acct: 9856				
	ALLIANCE ONE RECEIVABLES MGMNT	0.00	0.00	0.00	0.00
	Acct: 0005				
	ALLIED DATA CORP++	0.00	0.00	0.00	0.00
	Acct: 9016				
	AMERICAN EXPRESS BANK FSB	2,046.49	2,046.49	0.00	2,046.49
	Acct: 1003				
	LVNV FUNDING LLC, ASSIGNEE	450.02	450.02	0.00	450.02
	Acct: 0554				
	BERKHEIMER TAX ADMINISTRATOR**	0.00	0.00	0.00	0.00
	Acct:				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 0000				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 0000				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 0000				
	ECMC(*)	2,854.44	2,854.44	0.00	2,854.44
	Acct: 1855				
	CERTEGY PAYMENT RECOVERY SRVS	0.00	0.00	0.00	0.00
	Acct: 8460				
	CERTEGY PAYMENT RECOVERY SRVS	0.00	0.00	0.00	0.00
	Acct: 3064				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 5987				
	CHECKNET INC	0.00	0.00	0.00	0.00
	Acct:				
	CHILDRENS HOSPITAL OF PITTSBURGH	0.00	0.00	0.00	0.00
	Acct: 4252				
	LVNV FUNDING LLC	6,949.49	6,949.49	0.00	6,949.49
	Acct: 1941				
	CITIZENS AUTO FINANCE(*)	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT PROS	0.00	0.00	0.00	0.00
	Acct: 1522				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0001				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 0002				
	COLONIAL ACCEPTANCE CO++	0.00	0.00	0.00	0.00
	Acct: 8750				
	COLUMBIA GAS OF PA INC(*)	0.00	0.00	0.00	0.00
	Acct: 0003				
	COLUMBIA GAS OF PA INC(*)	0.00	0.00	0.00	0.00
	Acct: 0006				
	COLUMBIA GAS OF PA INC(*)	0.00	0.00	0.00	0.00
	Acct: 0008				
	COLUMBIA GAS OF PA INC(*)	0.00	0.00	0.00	0.00
	Acct: 0001				
	CONSUMER COLLECTION MANA	0.00	0.00	0.00	0.00
	Acct: 3991				
	CONTINENTAL FINANCE	0.00	0.00	0.00	0.00
	Acct: 8384				
	CR AUDIT BUREAU	0.00	0.00	0.00	0.00
	Acct: 7001				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 9655				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 4723				
	CREDIT SOLUTIONS LLC	0.00	0.00	0.00	0.00
	Acct: 8123				
	DOLLAR BANK FSB(*)	2,776.83	2,776.83	0.00	2,776.83
	Acct: 9075				
	DUQUESNE LIGHT COMPANY*	0.00	0.00	0.00	0.00
	Acct: 8001				
	DUQUESNE LIGHT COMPANY*	0.00	0.00	0.00	0.00
	Acct: 0000				
	DUQUESNE LIGHT COMPANY*	0.00	0.00	0.00	0.00
	Acct: 2002				
	DUQUESNE LIGHT COMPANY*	565.12	565.12	0.00	565.12
	Acct: 2598				
	FIRST NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 8932				
	J N OSHEAS AND ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 7163				
	MAGEE WOMENS HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 0111				
	NATIONAL RECOVERY AGENCY GROUP**	0.00	0.00	0.00	0.00
	Acct: 8001				
	NATIONWIDE COLLECTIONS++	0.00	0.00	0.00	0.00
	Acct: 9834				
	NCO FINANCIAL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 9191				
	NCO FINANCIAL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 0047				
	NCO FINANCIAL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 9140				
	NCO FINANCIAL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 1855				
	OCWEN LOAN SERVICING LLC(*)	0.00	0.00	0.00	0.00
	Acct: 0496				
	ONLINE INFORMATION SERVICE	0.00	0.00	0.00	0.00
	Acct: 0732				
	BILL ME LATER INC A/S/F SYNCHRONY B/	427.02	427.02	0.00	427.02
	Acct: 0732				
	QSP FAMILY READING	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 1176				
RMS++		0.00	0.00	0.00	0.00
Acct: 1ABS					
RMS++		0.00	0.00	0.00	0.00
Acct: 8125					
ST CLAIR HOSPITAL		0.00	0.00	0.00	0.00
Acct: 4171					
STATE COLLECTION SERVICE INC		0.00	0.00	0.00	0.00
Acct: 6139					
STEPHENS MICHAELS ASSOCIATES		0.00	0.00	0.00	0.00
Acct: 9224					
TEK COLLECT		0.00	0.00	0.00	0.00
Acct: 8686					
THE MOBILE SOLUTION		250.00	250.00	0.00	250.00
Acct: 4090					
UNITED REVENUE COLLECTION		0.00	0.00	0.00	0.00
Acct: 5748					
US NATIONAL BANK		0.00	0.00	0.00	0.00
Acct: 2970					
AMERICAN INFOSOURCE LP AGENT FOR		437.88	437.88	0.00	437.88
Acct: 0001					
JEFFERSON CAPITAL SYSTEMS LLC*		2,657.93	2,657.93	0.00	2,657.93
Acct: 2565					
FIRST COMMONWEALTH BANK*		2,217.30	2,217.30	0.00	2,217.30
Acct: 8543					
FIRST COMMONWEALTH BANK*		20,843.57	20,843.57	0.00	20,843.57
Acct: 8109					
COLUMBIA GAS OF PA INC(*)		2,384.85	2,384.85	0.00	2,384.85
Acct: 2598					
SYNCHRONY BANK		0.00	0.00	0.00	0.00
Acct: XXXXPRAE					
KIRSTEN S PENN ESQ		0.00	0.00	0.00	0.00
Acct:					
KEVIN S FRANKEL ESQ		0.00	0.00	0.00	0.00
Acct:					
BERNSTEIN BURKLEY PC		0.00	0.00	0.00	0.00
Acct:					
JILL MANUEL-COUGHLIN ESQ		0.00	0.00	0.00	0.00
Acct:					
AMY CEYROLLES		0.00	0.00	0.00	0.00
Acct:					
JEFFREY R HUNT ESQ		0.00	0.00	0.00	0.00
Acct:					
KML LAW GROUP PC*		0.00	0.00	0.00	0.00
Acct:					
NATIONSTAR MORTGAGE LLC(*)		0.00	0.00	0.00	0.00
Acct:					
SHAPIRO & DENARDO LLC*		0.00	0.00	0.00	0.00
Acct:					
DESHAWNNA MORRIS		0.00	0.00	0.00	0.00
Acct:					
ERRIN SHELTON		0.00	0.00	0.00	0.00
Acct:					
JAMES KENDRICK		0.00	0.00	0.00	0.00
Acct:					
					44,860.94

TOTAL PAID TO CREDITORS

139,059.08

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TOTAL CLAIMED

PRIORITY	310.00
SECURED	13,438.61
UNSECURED	44,860.94

Date: 02/23/2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmech@chapter13trusteewdpa.com

IN RE:

STEPHAN J. SWIERCZEK  
MARGARET E. SWIERCZEK  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:17-20868 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan . All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Stephan J. Swierczek  
Margaret E. Swierczek  
Debtors

Case No. 17-20868-JAD  
Chapter 13

District/off: 0315-2  
Date Rcvd: Mar 01, 2022

User: auto  
Form ID: pdf900

Page 1 of 6  
Total Noticed: 116

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Stephan J. Swierczek, Margaret E. Swierczek, 908 Younger Ave., Pittsburgh, PA 15216-2942
aty	+ Robleto Law, PLLC, Three Gateway Center, 401 Liberty Avenue, Suite 1306, Pittsburgh, PA 15222-1004
cr	+ Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14376840	++ ACCOUNT CONTROL TECHNOLOGY, 21700 OXNARD STREET, SUITE 1400, WOODLAND HILLS CA 91367-3636 address filed with court:, Account Control Technology, Inc., 6918 Owensmouth Ave, Canoga Park, CA 91303-2003
14376843	+ Allegheny County, 436 Grant St Ste 108, Pittsburgh, PA 15219-2497
14376844	Allegheny Health Network, PO Box 3475, Toledo, OH 43607-0475
14376846	Allied Data Corporation, 13111 Westheimer Rd Ste 400, Houston, TX 77077-5547
14376847	+ American Education Services, Keystone Best, PO Box 61047, Harrisburg, PA 17106-1047
14376849	Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610
14376850	Berkheimer, PO Box 21450, Lehigh Valley, PA 18002-1450
14376851	Borough of McKees Rocks, 340 Bell Ave, McKees Rocks, PA 15136-3514
14397794	+ Borough of McKees Rocks, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14376852	CBCS, PO Box 2589, Columbus, OH 43216-2589
14376853	CBCS, PO Box 2724, Columbus, OH 43216-2724
14376854	CCAC, Student Accounts, 808 Ridge Ave, Pittsburgh, PA 15212-6003
14376868	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, PO Box 117, Columbus, OH 43216
14376871	++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Continental Finance Company, LLC, PO Box 30311, Tampa, FL 33630-3311
14376872	CR Audit Bureau, PO Box 2103, Mechanicsburg, PA 17055-2103
14376855	+ Central Credit Services LLC, 500 N Franklin Tpke Ste 200, Ramsey, NJ 07446-1160
14376859	Children's Hospital of Pittsburgh, PO Box 382059, Pittsburgh, PA 15251-8059
15337906	Citibank, N.A., et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
14376864	+ City of McKeesport, 500 Fifth Ave., McKeesport, PA 15132-2527
14376865	Collect Pros, PO Box 4133, Woburn, MA 01888-4133
14376867	+ Colonial Acceptance Co., 312 Fallowfield Ave., Charleroi, PA 15022-1405
14376875	Credit Solutions LLC, PO Box 4115, Concord, CA 94524-4115
14376876	+ Creditech, 50 N. 7th Street, Bangor, PA 18013-1791
14376878	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
14376879	Dollar Bank, PO Box 3969, Pittsburgh, PA 15230-3969
14376880	Dollar Bank Vs, 3 Gateway Ctr 401 Liberty Ave, Pittsburgh, PA 15222
14376881	+ Duquesne Light, Bernstein-Burkley P.C., Attn: Peter Ashcroft 707 Grant St., Ste, Pittsburgh, PA 15219-1933
14381627	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14376887	J. N. O'Shea & Associates, 1660 Highway 100 S Ste 555, Saint Louis Park, MN 55416-1566
14376888	Law Office of Ira Weiss, 445 Fort Pitt Blvd Ste 503, Pittsburgh, PA 15219-1308
14376890	Magee-Womens Hospital of UPMC, PO Box 382059, Pittsburgh, PA 15251-8059
14396254	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
14376892	National Recovery Agency, 3491 Paxton St, Harrisburg, PA 17111
14376894	Nationstar Mortgage, 8950 Cypress Waters Blvd, Dallas, TX 75063

District/off: 0315-2

User: auto

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Date Recd: Mar 01, 2022

Form ID: pdf900

Total Noticed: 116

14376895 Nationwide Collections, Inc., 805 Virginia Ave Ste 1, Fort Pierce, FL 34982-5881  
 14376902 Portnoff Law Associates, LTD., 1000 Sandy Hill Rd Ste 150, Norristown, PA 19401-4181  
 14376903 QSP Family Reading Program, PO Box 360682, Des Moines, IA 50336  
 14376905 RMS, 77 Hartland St Ste 401, East Hartford, CT 06108-3253  
 14376906 + RMS Corp., PO Box 523, Richfield, OH 44286-0523  
 14376904 Real Time Resolutions, Dept. 107565, PO Box 1259, Oaks, PA 19456-1259  
 14376907 Shapiro & DeNardo, LLC, 3600 Horizon Dr Ste 150, King of Prussia, PA 19406-4702  
 14376910 Stephens Michaels Associates, Inc., PO Box 109, Salem, NH 03079-0109  
 14376911 + Sto-Rox School District, Jordan Tax Service Inc., 102 Rahway Rd., McMurray, PA 15317-3349  
 14376912 + TekCollect Inc., PO Box 1269, Columbus, OH 43216-1269  
 14415317 + The Mobile Solution, c/o United Financial Service, 333 Washington Blvd. PMB 153, Marina Del Rey, CA 90292-5152  
 14376914 The Receivable Mgmt Svs, 240 Emery St, Bethlehem, PA 18015-1980  
 15121080 U.S. Bank National Association, not in its individ, PO Box 814609, Dallas, TX 75381-4609  
 14376917 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 14376918 UPMC Presbyterian Shadyside, PO Box 382059, Pittsburgh, PA 15251-8059  
 14376919 US Bank National Association, PO Box 468002, Bedford, OH 44146-8002  
 14376915 United Financial Service, 333 Washington Blvd PMB 153, Marina del Rey, CA 90292-5152  
 14376916 United Revenue Collection Services, PO Box 1184, Langhorne, PA 19047-6184  
 14376923 WFDS/WDS, PO Box 1697, Winterville, NC 28590-1697  
 14415988 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657  
 14388179 #+ Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663  
 14376921 Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701

TOTAL: 59

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Mar 01 2022 23:37:00	Borough of McKees Rocks, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Mar 01 2022 23:37:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 01 2022 23:37:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste 3000, Southfield, MI 48034-8331
cr	+ Email/Text: nsm_bk_notices@mcooper.com	Mar 01 2022 23:37:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	Email/Text: Bankruptcy.Notices@pnc.com	Mar 01 2022 23:37:00	PNC BANK, PO BOX 94982, CLEVELAND, OH 44101
cr	+ Email/Text: ebnpwsa@grblaw.com	Mar 01 2022 23:37:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bncmail@w-legal.com	Mar 01 2022 23:37:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14376841	Email/Text: csrmn@thecmigroup.com	Mar 01 2022 23:37:00	Affiliated Credit Services, PO Box 7739, Rochester, MN 55903-7739
14376842	+ Email/Text: EBNProcessing@afni.com	Mar 01 2022 23:37:00	Afni, Inc., 404 Brock Dr, Bloomington, IL 61701-3963
14376845	Email/Text: kristin.villneuve@allianceoneinc.com	Mar 01 2022 23:37:00	Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
14376848	+ Email/PDF: bncnotices@becket-lee.com	Mar 01 2022 23:42:43	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14405490	Email/PDF: bncnotices@becket-lee.com	Mar 01 2022 23:42:48	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14420342	+ Email/Text: ebnjts@grblaw.com	Mar 01 2022 23:37:00	Borough of McKees Rocks, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14376855	+ Email/Text: ngisupport@radiusgs.com	Mar 01 2022 23:37:00	Central Credit Services LLC, 500 N Franklin Tpke Ste 200, Ramsey, NJ 07446-1160
14376856	Email/Text: tuscolsup@fisglobal.com	Mar 01 2022 23:37:00	Certegy Payment Recovery Services, PO Box 30031, Tampa, FL 33630-3031
14376858	+ Email/Text: kathy@cherringtonfirm.com	Mar 01 2022 23:37:00	Checknet, Inc., 746 1910 S, Provo, UT 84606-6223
14376860	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2022 23:42:51	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14376862	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2022 23:42:59	CitiMortgage, 1000 Technology Dr, O'Fallon, MO 63368-2240
14376861	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2022 23:42:51	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14376863	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 01 2022 23:37:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
14376866	Email/Text: bankruptcy@firstenergycorp.com	Mar 01 2022 23:37:00	Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303
14650441	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 01 2022 23:37:00	Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14376869	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 01 2022 23:37:00	Commonwealth of Pennsylvania, Office of UC Benefits Policy, PO Box 67503, Harrisburg, PA 17106-7503
14376870	Email/Text: stacy@consumercollection.com	Mar 01 2022 23:37:00	Consumer Collection Management Inc., PO Box 1839, Maryland Heights, MO 63043-6839
14420477	+ Email/Text: ebnjts@grblaw.com	Mar 01 2022 23:37:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14376873	Email/Text: ebnnotifications@creditacceptance.com	Mar 01 2022 23:37:00	Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
14377431	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 01 2022 23:37:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14376874	Email/Text: bdsupport@creditmanagementcompany.com	Mar 01 2022 23:37:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14376882	Email/Text: kburkley@bernsteinlaw.com	Mar 01 2022 23:37:00	Duquesne Light, BERNSTEIN-BURKLEY, P.C., 707 Grant St Ste 2200, Pittsburgh, PA 15219-1945
14641881	+ Email/Text: kburkley@bernsteinlaw.com	Mar 01 2022 23:37:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14420063	Email/Text: ECMCBKNotices@ecmc.org	Mar 01 2022 23:37:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14376883	Email/Text: psnyder@fcbanking.com	Mar 01 2022 23:37:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14376884	+ Email/Text: bankruptcy@fnccbinc.com	Mar 01 2022 23:37:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
14376885	Email/Text: crdept@na.firstsource.com	Mar 01 2022 23:37:00	Firstsource Advantage LLC, 205 Bryant Woods S, Amherst, NY 14228-3609
14376886	Email/Text: Bankruptcy@ICSystem.com	Mar 01 2022 23:37:00	IC System, 444 Highway 96 E, Saint Paul, MN 55127-2557
14849458	Email/Text: JCAP_BNC_Notices@jcap.com		

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14376857	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 01 2022 23:37:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14376889	Email/Text: ebn@ltdfin.com	Mar 01 2022 23:42:44	Chase Card Services, PO Box 15298, Wilmington, DE 19850
14642761	Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2022 23:37:00	LTD Financial Services, 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134
14420479	Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2022 23:42:44	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15051494	Email/Text: camanagement@mtb.com	Mar 01 2022 23:42:44	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14376891	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2022 23:37:00	M & T Bank, P.O. Box 840, Buffalo, NY 14240-0810
14396254	Email/Text: nsm_bk_notices@mcooper.com	Mar 01 2022 23:37:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14376896	Email/Text: bankruptcydepartment@tsico.com	Mar 01 2022 23:37:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
14376893	Email/Text: Bankruptcies@nragroup.com	Mar 01 2022 23:37:00	NCO Financial Systems, Inc., 30600 Telegraph Rd Ste 4235, Bingham Farms, MI 48025-5815
14376897	Email/Text: BKEBN-Notifications@ocwen.com	Mar 01 2022 23:37:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
14376898	+ Email/Text: bankruptcy@onlineis.com	Mar 01 2022 23:37:00	Ocwen Loan Servicing LLC, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
14376901	Email/Text: Bankruptcy.Notices@pnc.com	Mar 01 2022 23:37:00	Online Information Services, PO Box 1489, Winterville, NC 28590-1489
14641206	Email/Text: Bankruptcy.Notices@pnc.com	Mar 01 2022 23:37:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14379554	+ Email/PDF: rmscedi@recoverycorp.com	Mar 01 2022 23:42:51	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14376899	Email/PDF: gecsed@recoverycorp.com	Mar 01 2022 23:42:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14420476	+ Email/Text: ebnpwsa@grblaw.com	Mar 01 2022 23:37:00	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
14376909	Email/Text: amieg@stcol.com	Mar 01 2022 23:37:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14953590	+ Email/Text: bncmail@w-legal.com	Mar 01 2022 23:37:00	State Collection Services Inc., 2509 S Stoughton Rd, Madison, WI 53716-3314
14376908	+ Email/Text: PFS.Analyst@stclair.org	Mar 01 2022 23:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14376913	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2022 23:42:51	St. Clair Hospital, 1000 Bower Hill Rd, Pittsburgh, PA 15243-1899
14376912	+ Email/Text: Bankruptcy@TekCollect.com	Mar 01 2022 23:37:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14418246	+ Email/PDF: ebn_ais@aisinfo.com	Mar 01 2022 23:42:44	TekCollect Inc., PO Box 1269, Columbus, OH 43216-1269
			Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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14376920	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 01 2022 23:37:00	Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049
14653897	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 01 2022 23:37:00	WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847
14376922	Email/Text: bankruptcynotice@westlakefinancial.com	Mar 01 2022 23:37:00	Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 61

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citibank N.A not in its individual capacity but so
cr		Duquesne Light Company
cr		M & T BANK
cr		M&T Bank
cr		U.S. Bank National Association, not in its
cr		WELLS FARGO BANK, N.A.
cr	*+	Borough of McKees Rocks, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	U.S. Bank National Association, not in its individ, PO Box 814609, Dallas, TX 75381-4609
14376877	*+	Creditech, 50 N. 7th St., Bangor, PA 18013-1791
14381260	*+	Dollar Bank, PO Box 3969, Pittsburgh PA 15230-3969
r	##+	Margaret A. Jayson, ReMax Select Realty, 5817 Penn Avenue, Pittsburgh, PA 15206-3816
14376900	##	Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 6 Undeliverable, 8 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Aurelius P. Robleto

on behalf of Joint Debtor Margaret E. Swierczek apr@robletolaw.com  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com

Aurelius P. Robleto

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on behalf of Debtor Stephan J. Swierczek apr@robletolaw.com  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com

Aurelius P. Robleto

on behalf of Attorney Robleto Law PLLC apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com

Brian Nicholas

on behalf of Creditor M & T BANK bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor M&T Bank bnicholas@kmllawgroup.com

James R. Wood

on behalf of Creditor Borough of McKees Rocks jwood@portnoffonline.com jwood@ecf.inforuptcy.com

Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Borough of McKees Rocks jhunt@grblaw.com

Jill Manuel-Coughlin

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

Justin L. McCall

on behalf of Creditor First Commonwealth Bank jmccall@lenderlaw.com justin-mccall@comcast.net

Kevin Scott Frankel

on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com logsecf@logs.com

Kirsten S. Penn

on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 17